

STATE OF MISSISSIPPI

Sidney Shorty and Rodney Sesson

COUNTY OF DESOTO

MTF 2000235506

SUBSTITUTED TRUSTEES DEED

WHEREAS, on October 24, 2006, Sidney Shorty and Rodney Sesson, both unmarried executed a Deed of Trust to Lem Adams III, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is filed for record in Book 2,597 at Page 634 and re-recorded in Book 2,605 at Page 374 in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to Wells Fargo Bank, National Association, as Trustee and Custodian for Morgan Stanley ABS Capital 1 Inc, MSAC 2007-HE4 by instrument dated October 2, 2007 and recorded in Book 2,819 at Page 790 of the aforesaid records; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, Wells Fargo Bank, National Association, as Trustee and Custodian for Morgan Stanley ABS Capital 1 Inc, MSAC 2007-HE4 appointed and substituted J. Gary Massey as Trustee therein in the place and stead of the trustee named in said Deed of Trust or subsequently substituted therein by Substitution of Trustee dated October 28, 2007, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 2,819 at Page 792 prior to the first publication and posting of the notice of sale; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, which default continued for a period of time necessary for the holder thereof to declare the entire indebtedness, together with attorney's fees, expenses and costs, immediately due and payable, as was its option so to do under the terms of said Deed of Trust, and default having been made in payment of said amount and the Substituted Trustee having been requested and directed by Wells Fargo Bank, National Association, as Trustee and Custodian for Morgan Stanley ABS Capital 1 Inc, MSAC 2007-HE4 to foreclose under the terms of said Deed of Trust, I did on January 24, 2008, during legal hours, being between the hours of 11:00 a.m. and 4:00 p.m., at the East Front door of the County Courthouse of DeSoto County, Hernando, Mississippi, in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi, offer for sale at public auction and sell to the highest and best bidder for cash the following described land and property lying and being situated in DeSoto County, Mississippi, being more particularly described as follows, to wit:

Lot 136, Chateau Ridge Subdivision, situated in Section 11, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat recorded in Plat Book 14, Pages 47-50, in the Office of the Chancery Clerk for DeSoto County, Mississippi.

Being the same property conveyed to Vivian Richmond by Warranty Deed from Northwest Builders, Inc., dated 9/19/85 and recorded 9/20/85 of record at Book 181, Page 634, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to Pinnacle Homes, LLC by Warranty Deed from Vivian Richmond, dated 2/14/05 and recorded 2/15/05 of record at Book 492, Page 562, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

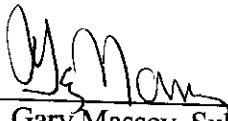
Being the same property conveyed to Sidney Shorty and Rodney Sesson, both unmarried from Pinnacle Homes, LLC, dated 10/25/06 and recorded 11/14/06 of record at Book 2,605, Page 374, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place and terms of said sale, together with a description of the property to be sold, was given by publication in the DESOTO COUNTY TIMES, a newspaper published in DeSoto County, Mississippi for three consecutive weeks preceding the date of sale. The notices were published on January 3, 10, and 17, 2008, (a certified copy of which is attached hereto), and a notice identical to the published notice was posted on the bulletin board at the East Front door of the County Courthouse of DeSoto County, Hernando, Mississippi for said period of three consecutive weeks. Everything necessary to be done was done to make and effect a good and lawful sale.

At said Sale, Wells Fargo Bank, National Association, as Trustee and Custodian for Morgan Stanley ABS Capital 1 Inc, MSAC 2007-HE4, bid for said property in the amount of \$45,900.00, which being the highest and best bid, the same was then and there struck off to Wells Fargo Bank, National Association, as Trustee and Custodian for Morgan Stanley ABS Capital 1 Inc, MSAC 2007-HE4 by: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact and it was declared the purchaser thereof.

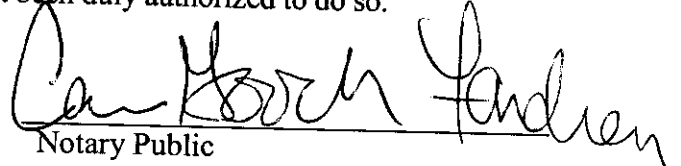
NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substituted Trustee, do hereby sell and convey unto Wells Fargo Bank, National Association, as Trustee and Custodian for Morgan Stanley ABS Capital 1 Inc, MSAC 2007-HE4 by: Saxon Mortgage Services, Inc. f/k/a Meritech Mortgage Services, Inc. as their attorney-in-fact the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on January 24, 2008.

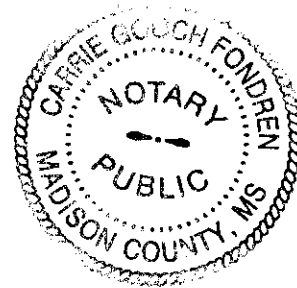

 J. Gary Massey, Substituted Trustee

STATE OF MISSISSIPPI
 COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on January 24, 2008, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having first been duly authorized to do so.


 Notary Public

My commission expires: ~~February 21, 2008~~ At Large
 My Commission Expires: February 21, 2008
 Bonded Thru Helton, Brooks & Garland, Inc.



GRANTOR'S ADDRESS:

J. Gary Massey, Substitute Trustee
 Shapiro & Massey, L.L.P.
 1910 Lakeland Drive, Suite B
 Jackson, MS 39216
 601-981-9299
 S&M #07-0876

GRANTEE'S ADDRESS:

c/o Saxon Mortgage Service, Inc.
 4708 Mercantile Drive
 Fort Worth, Texas 76137-3605

PREPARED BY:

J. Gary Massey, Substitute Trustee
 Shapiro & Massey, L.L.P.
 1910 Lakeland Drive, Suite B
 Jackson, MS 39216
 (601) 981-9299

INDEX: Lot 136, Chateau Ridge Subdivision, Section 11, T2S, R6W, DeSoto Co., MS



PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the CLERK of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on October 24, 2006, Sidney Sherry and Rodney Season, both unmarried executed a certain deed of trust to Lem Adams III, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,597 at Page 634 and re-recorded in Book 2,605 at Page 574; and

WHEREAS, said Deed of Trust was subsequently assigned to Wells Fargo Bank, National Association, as Trustee and Custodian for Morgan Stanley ABS Capital 1 Inc. MSAC 2007-HE4 by instrument dated October 2, 2007 and recorded in Book 2,818 at Page 790 of the aforesaid Chancery Clerk's office; and

WHEREAS, Wells Fargo Bank, National Association, as Trustee and Custodian for Morgan Stanley ABS Capital 1 Inc. MSAC 2007-HE4 has heretofore substituted J. Gary Massey as Trustee by instrument dated October 26, 2007 and recorded in the aforesaid Chancery Clerk's Office in Book 2,819 at Page 792; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Wells Fargo Bank, National Association, as Trustee and Custodian for Morgan Stanley ABS Capital 1 Inc. MSAC 2007-HE4 the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of making the same due immediately together with attorney's fees, trustee's fees and expenses of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on January 24, 2008 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front door of

Volume No. 113 on the 3 day of Jan., 2008

Volume No. 113 on the 10 day of Jan., 2008

Volume No. 113 on the 17 day of Jan., 2008

Volume No. _____ on the _____ day of _____, 2008

Volume No. _____ on the _____ day of _____, 2008

Volume No. _____ on the _____ day of _____, 2008

Diane Smith

Sworn to and subscribed before me, this 17 day of Jan., 2008

BY Judy H. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2009
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

A. Single first insertion of 565 words @ .12 \$ 67.80

B. 2 subsequent insertions of 1130 words @ .10 \$ 113.00

C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 183.80

the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 136, Chateau Ridge Subdivision, situated in Section 11, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat recorded in Plat Book 14, Pages 47-50 in the Office of the Chancery Clerk for DeSoto County, Mississippi.

Being the same property conveyed to Valen Richmond by Warranty Deed from Northwest Builders, Inc. dated 8/15/06 and recorded 8/20/06 of record at Book 181, Page 834, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to Pinnacle Homes, LLC by Warranty Deed from Valen Richmond, dated 2/14/08 and recorded 2/19/08 of record at Book 488, Page 894, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to Sidney Sherry and Rodney Season, both unmarried then Pinnacle Homes, LLC, dated 10/25/06 and recorded 11/14/06 of record at Book 2,605, Page 574, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only said this as vested in me as substituted Trustee.

WITNESS MY SIGNATURE on this 26th day of December, 2007.

J. Gary Massey
SUBSTITUTED TRUSTEE
Shapiro & Massey, L.L.P.
1910 Lafayette Drive, Suite B
Jackson, MS 39216
(801) 981-9239
10473 Lafayette Drive
Olive Branch, MS 38664
(97-0878) 3
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